

# The Patient CARE Act

*No American Can Be Denied Coverage Because of Pre-Existing Condition*

On January 27, 2014, U.S. Senators Richard Burr (R-NC), Tom Coburn, M.D. (R-OK), and Orrin Hatch (R-UT) unveiled a new plan to repeal Obamacare and replace it with common-sense solutions to expand access by reducing health costs.

## Charge:

- **The Patient CARE Act does not address pre-existing conditions.**
- **If there were a gap in coverage, insurance companies could deny coverage.**
- **This proposal only protects people with pre-existing medical conditions if their existing coverage does not lapse for a brief period of time.**

## Response:

- **The Patient CARE Act ensures that no one can be denied coverage based on their pre-existing condition. Period.**
- As clearly explained in our proposal, we provide a path for all individuals to obtain health insurance. We incentivize individuals to take personal responsibility to keep their coverage.
- We do this in a manner that will help to provide greater stability to the individual insurance market, which will help to lower health care costs.
- During a one-time open enrollment period any individual—regardless of their health status or pre-existing conditions—would be offered health coverage.
- Under our proposal, a new continuous coverage protection would ensure that individuals moving from one health plan to another—regardless of the type of plan—could not be medically underwritten and denied coverage based on a pre-existing condition, as long as they were continuously enrolled in a health plan without a significant break in coverage.
- If an individual were to forgo enrolling during the one-time open enrollment period or during their applicable creditable coverage window, they would still be offered health coverage when they seek it. However, the cost of their plan could reflect their health status.
- The Patient CARE Act encourages people to access health insurance instead of waiting until they are sick and need it, which drive up costs.
- Our approach stands in sharp contrast to Obamacare's unpopular individual mandate which forces Americans to pay for government-dictated benefits they don't want and can't afford.